

**Exhibit B**

**Proof of Claim**

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor and Case Number: <b>Residential Capital, LLC, Case No. 12-12020</b>		
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>OTIS L. COLLIER, JR.</b>		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ (If known)  <b>Filed on:</b> _____  <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.  <b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)( ).  <b>Amount entitled to priority:</b> \$ _____  * Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
Name and address where notices should be sent: <b>OTIS L. COLLIER, JR. 3201 MILBURN STREET HOUSTON, TX 77021-1128</b>		
Telephone number: <b>713 748-3131</b> email: <b>OLCEEE@GMAIL.COM</b>		
Name and address where payment should be sent (if different from above): <b>N/A</b>		
Telephone number: _____ email: _____		
<b>1. Amount of Claim as of Date Case Filed: \$ 218,761.53</b> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges. <b>MODIFICATION VS. STATE LAW TRUE FAITHFUL LENDING LAW, PHYSICAL &amp; MENTAL DISTRESS</b>		
<b>2. Basis for Claim:</b> (See instruction #2) <b>3. Last four digits of any number by which creditor identifies debtor:</b> <u>1284 5132</u> <b>3a. Debtor may have scheduled account as:</b> <u>Alison Teamen OTIS L. COLLIER</u> (See instruction #3a) <b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)		
<b>4. Secured Claim</b> (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b> _____ <b>Value of Property:</b> \$ <u>125,000.00</u> <b>Annual Interest Rate:</b> <u>5.5</u> % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) <b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:</b> \$ <u>838,360</u> <b>Basis for perfection:</b> <u>MORTGAGE MODIFICATION</u> <b>Amount of Secured Claim:</b> \$ <u>243,885</u> <b>Amount Unsecured:</b> \$ <u>128,815</u>		
<b>6. Claim Pursuant to 11 U.S.C. § 503(b)(9):</b> Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ <u>N/A</u> (See instruction #6)		
<b>7. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		
<b>8. Documents:</b> Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: _____		
<b>9. Signature:</b> (See instruction #9) Check the appropriate box. <input type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input checked="" type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.)  I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. <b>Print Name:</b> <u>OTIS L. COLLIER, JR.</u> <b>NOT SIGNED (PER SECTION 7)</b> <b>Title:</b> <u>OWNER</u> <b>11/14/2012</b> (Date) <b>Company:</b> <u>N/A</u> (Signature) <b>Address and telephone number (if different from notice address above):</b> <u>N/A</u> <b>Telephone number:</b> <u>N/A</u> <b>Email:</b> <u>N/A</u>		



**RECEIVED**  
 NOV 15 2012  
 KURTZMAN CARSON CONSULTANTS

# GMAC Mortgage Account Statement

12-12020-mg Doc 6251-3 Filed 03/05/13 Entered 03/05/13 17:02:22 Exhibit B to

## CUSTOMER INFORMATION

Name: Otis L Collier  
Account Number: [REDACTED]  
Home Phone #: (713)748-3131

PROPERTY ADDRESS  
3201 MILBURN STREET  
HOUSTON TX 77021

## GMAC Mortgage

Visit us at [www.gmacmortgage.com](http://www.gmacmortgage.com) for account information or to apply on-line.

OTIS L COLLIER  
PO BOX 1912  
HOUSTON TX 77251-1912

Customer Care Inquiries: 1-800-766-4622  
Home Financing Needs: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

## Account Information

Account Number: [REDACTED]  
Current Statement Date: March 08, 2010  
Maturity Date: June 21, 2035  
Interest Rate: 5.50000  
Current Principal Balance\*: \$219,422.00  
Current Escrow Balance: \$1,074.42-  
Interest Paid Year-to-Date: \$2,015.87  
Taxes Paid Year-to-Date: \$0.00

For questions on the servicing of your account, call 1-800-766-4622.

## Details of Amount Due/Paid

Principal and Interest: \$1,335.16  
Subsidy/Buydown: \$0.00  
Escrow: \$224.19  
National Union 800-316-5138: \$24.90  
National Union 800-316-5138: \$5.50  
Amount Past Due: \$3,179.50  
Outstanding Late Charges: \$1,444.46  
Other: \$154.65  
Total Amount Due: \$6,368.36  
Account Due Date: January 21, 2010

## Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PD SPEEDPAY FEE	12/21/09	02/19/10	\$12.50						\$12.50
SPEEDPAY FEE	12/21/09	02/19/10	\$12.50						\$12.50
Payment	12/21/09	02/19/10	\$1,584.25	\$327.97	\$1,007.19	\$224.19	\$24.90		

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

## Important News

Your special Repayment Plan request has been honored. Your next installment due is 03/20/10 in the amount of \$4,748.21.

As a reminder, there are no grace days on repayment plans. Any questions you have regarding this statement or your account may be directed to the number above.

See Reverse Side For Important Information

Mail This Portion With Your Payment

Account Number 7439789934 OTIS L COLLIER	Repayment Plan Due Date 03/20/10	Repayment Plan Payment Amount \$4,748.21	Late Fee	Amount With Late Fee	Past Due Amount	Total Amount Due <b>GMAC Mortgage</b>
Please assist GMAC Mortgage in applying your payment						
Full Payment(s)		\$				
ADDITIONAL Principal		\$ XXX				
ADDITIONAL Escrow		\$ XXX				
Late Charge		\$ XXX				
Other Fees (please specify)		\$ XXX				
Total Amount Enclosed		\$				

Sign here to enroll in monthly ACH.  
(See back for details.)

GMAC MORTGAGE  
PO BOX 79135  
PHOENIX AZ 85062-9135

Mailing Address: 12-12020-mg Doc 8251-3  
Information & Assistance Division  
P.O. BOX 922004  
Houston, TX 77292-2004



HARRIS COUNTY APPRAISAL DISTRICT  
Pg 4 of 6

**NOTICE OF APPRAISED VALUE  
FOR PROPERTY TAX PURPOSES**

This is NOT a tax bill. Do NOT pay from this notice.

Tax Year: 2012

iFile Number: 86828813

[www.hcad.org/iFile](http://www.hcad.org/iFile)

PROPERTY DESCRIPTION:  
LT 23 BLK 47  
RIVERSIDE TERRACE SEC 8

03/30/2012

Please use this ACCOUNT NUMBER  
when inquiring about your property.



\*\*\*\*\*AUTO\*\*3-DIGIT 772  
2012 0611320470023 03/30/2012 0000056934 0  
COLLIER OTIS L JR  
PO BOX 1912  
HOUSTON TX 77251-1912

PROPERTY LOCATION:  
3201 MILBURN ST  
HOUSTON, TX 77021

Dear Property Owner:

The Harris County Appraisal District (HCAD) is responsible for appraising all taxable property in Harris County as of January 1, 2012. In determining residential values, our appraisers looked carefully at market conditions around the first of the year in each of the several thousand "valuation neighborhoods" in the county. A valuation neighborhood is a distinct area in which properties and their associated amenities are similar.

During 2011, the residential market in Harris County continued to outperform much of the rest of the nation. Overall the Houston market ended the year with signs of improvement. Still, after considering all relevant information from the market, we found it necessary to reduce the market value of more than 30% of the single family homes, with about 60% of the home values remaining unchanged. Fewer than 10% of the residential properties in Harris County increased in market value for 2012.

There are also situations where the market value of a home may have decreased from last year, but the appraised value still increased because the 2011 appraised value was capped at less than the 2012 market value. In that circumstance, the law requires us to raise the appraised value of the home to the January 1, 2012 market value or by 10%, whichever is less.

After taking all available data into account, we appraised your property for January 1, 2012, as shown below. Additional information is summarized on the back of this letter.

**2012 Market Value: \$147,430**

**2012 Appraised Value: \$147,430**

If you believe the market value is not correct, we encourage you to file a protest with the appraisal review board. The quickest and least expensive way to do this is to file online at [www.hcad.org/iFile](http://www.hcad.org/iFile). You will need the iFile number that appears in the upper right hand corner of this letter. The iFile number is a unique password for your account. Please keep it in a safe place. We do not give this number out over the phone. Once you file, you will receive immediate confirmation via email. If you protest the value of your residence using iFile, you may also be able to settle your protest online using HCAD's computerized iSettle™ system. While tax consultants generally charge a fee for their services, both iFile and iSettle™ are free services offered by the Harris County Appraisal District.

The early deadline for you to file a 2012 value protest is April 30, 2012. If you miss this date, you can still file until the final deadline of May 31, 2012 or 30 days after the date your notice was mailed, whichever is later.

Sincerely,

Jim Robinson  
Chief Appraiser  
Harris County Appraisal District

Enclosures:

See back for more information about your property.

201200020 0000056934

Information about your property is printed below. The first table below provides a breakdown of your appraisal as of January 1 of the applicable year. If this property is your homestead and is subject to a cap on its appraised value, you will see a notation at the bottom of the jurisdiction table. This table also gives an estimate of the taxes you will pay if the taxing units adopt the same tax rates as last year. This is only an estimate. The jurisdictions listed below will determine whether your taxes increase when they set tax rates for the year. The appraisal district only determines the value of your property. *The Texas Legislature does not set the amount of your local taxes. Your property tax burden is decided by your locally elected officials, and all inquiries concerning your taxes should be directed to those officials.*

**THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER 0611320470023**

Land Market Value	Buildings and Other Improvements	Total Market Value
<b>68,068</b>	<b>79,362</b>	<b>147,430</b>

**APPRAISED VALUE**

Last Year's Appraised Value	This Year's Appraised Value
<b>147,430</b>	<b>147,430</b>

**JURISDICTIONS AND EXEMPTION INFORMATION**

	Taxing Jurisdiction	Last Year's Value (after exemptions)	Exemptions Granted (see explanation of codes below)	This Year's Value after exemptions	Last Year's Tax Rate	Estimated Taxes
001	HOUSTON ISD	95,444	RES VT	95,444	1.156700	1,104.00
040	HARRIS COUNTY	110,444	RES VT	110,444	0.391170	432.02
041	HARRIS CO FLOOD CNTRL	110,444	RES VT	110,444	0.028090	31.02
042	PORT OF HOUSTON AUTHY	110,444	RES VT	110,444	0.018560	20.50
043	HARRIS CO HOSP DIST	110,444	RES VT	110,444	0.192160	212.23
044	HARRIS CO EDUC DEPT	110,444	RES VT	110,444	0.006581	7.27
048	HOU COMMUNITY COLLEGE	125,187	RES VT	125,187	0.097222	121.71
061	CITY OF HOUSTON	110,444	RES VT	110,444	0.638750	705.46

The percentage difference between the 2007 appraised value of your property and the proposed 2012 appraised value is 4%.

If you receive the over-65 or disability homestead exemption, your school taxes for this year will not be higher than they were for the year in which you first received the exemption, unless you have made improvements to your home. If you improved your property by remodeling or adding on, your school taxes may increase for new improvements. If you are the surviving spouse of a person who was 65 or older at death and you were 55 or older, at the time of death, you may retain the school tax ceiling.

If your property is totally located in Harris County, the Harris County Appraisal District is solely responsible for appraising it for 2012. However, if the county line runs through your property, HCAD will only appraise that portion of the property that is in Harris County. The appraisal district for the other county will appraise the portion located within that county.

In the event you decide to file a value protest, you are encouraged to do so online with *iFile*. Or, you may mail a written protest to the appraisal review board using the enclosed form. If you file online, you may also be able to take advantage of our online *iSettle*™ settlement process. The address for filing online is [www.hcad.org/iFile](http://www.hcad.org/iFile), and you will need the *iFile* number that appears in the upper right corner of the first page of this letter.

The appraisal review board will begin hearing 2012 protests on May 14, 2012, at 13013 Northwest Fwy, Houston, Texas, 77040. Other hearings are conducted year round.

We encourage you to call our office if you have concerns or come by for an individual meeting with an appraiser. Call (713) 957-7800 for more information. Initially our phones may be busy, but please be patient and continue to call. Once the Telephone Information Center answers, please continue to hold as all calls are taken in the order received.

If you applied for and have been granted general, over-65, or disabled homestead exemptions, they should appear in the appropriate columns. If they do not, contact us immediately.

In the event a protest or correction is filed on this account, we intend to use as part of our evidence any and all information included in this notice.

Exemption Codes: ABT = Abatement; DIS = Disability; HIS = Historical; LIH = Low Income Housing; OVR = Over-65; PAR = Partial Residential Homestead; PDS = Partial Disability; PEX = Partial Total; POL = Pollution Control; POV = Partial Over-65; PRO = Prorated; RES = Residential Homestead; SOL = Solar; STX = Surviving Spouse of Total Disabled Veteran; STT = Surviving Spouse Transfer of Total Disabled Veteran; SUR = Surviving Spouse Over-65; SSD = Surviving Spouse Disability; TOT = Total; VT = Disabled Veteran



File Review #: [REDACTED]

Borrower:

\*\*\*\*\*AUTO\*\*3-DIGIT 770 T231 P1 21951-D1

OTIS COLLIER  
3201 MILBURN ST  
HOUSTON, TX 77021-1128



File Review:	[REDACTED]
STATUS:	Notified
ASSIGNED TO:	Home Retention Dept.
INITIAL FEES:	NONE
LENDER:	DECISION ONE MORTGAGE CO

\*\*\*\*\*  
**This is NOT an attempt to collect a debt.**  
\*\*\*\*\*

Your property may qualify for mortgage relief. Our records indicate that prior attempts to notify you of your pre-qualified eligibility have not be successful. This relief program may allow you to modify the terms of your existing mortgage. You need to be informed of your rights, options and available solutions to protect your home and your credit.

Loan Amount <b>\$243,885</b>	Home Retention Dept. Phone Number <b>1-888-593-5196</b>	Loan Status <b>PRE-FORECLOSURE</b>	Property State <b>TX</b>
Lender <b>DECISION ONE MORTGAGE CO</b>	Property Type <b>SFR</b>	LTV% <b>118%</b>	
File Review Number [REDACTED]	Delinquent <b>NOD Notice</b>	Sale Date <b>Pending</b>	
Address <b>OTIS COLLIER 3201 MILBURN ST HOUSTON, TX 77021-1128</b>		Issued By <b>Home Retention Department Program Director</b>	
File Review Date <b>10/18/2012</b>	Program <b>HAMP</b>	Regarding <b>Loan ID# - [REDACTED]</b>	

You are urged to immediately contact 1-888-593-5196 to complete the pre-qualification process. Your case will be reviewed at once for one of the following:

- > Principal and Interest Reduction
- > Delinquent Mortgage Payment Assistance
- > Foreclosure Suspension

You will not be contacted. This is your only notice to respond.

For immediate assistance  
**1-888-593-5196**

For Pre Qualification Verification  
[www.legalmod.us/dlg](http://www.legalmod.us/dlg)



NOTICE EXPIRATION DATE: 11/30/2012  
Office Hours: M-F 9:00am - 6:00pm PST  
Disponibles en Español representantes parlantes



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**See Reverse To Confirm By Fax**